

## FISCAL NOTE

TO: Chief Clerk of the Senate  
Chief Clerk of the House

FROM: James A. Davenport, Executive Director

DATE: March 27, 1995

SUBJECT: **SB 342 - HB 1672**

This bill, if enacted, will change the definition of *emergency medical services* and mandate insurance coverage for emergency medical services which are provided in a hospital emergency facility after the onset of a *severe medical condition* in each policy issued by insurers in the state.

The fiscal impact from enactment of this bill is estimated to be an increase in state expenditures to implement rule changes necessary as the result of the provisions in this bill restricting the definition of emergency medical services. The amount of increase is estimated not to be significant.

Enactment of this bill is also estimated to result in an increase in cost to the health industry from mandated coverage for emergency room services. The amount of increase would depend upon the number of policies which do not already contain this coverage and the resulting cost to the health industry of adding this coverage. The amount of increase cannot be reasonably determined but is estimated to be not significant, since most policies already contain such coverage. The impact on the health industry is included as required by Chapter 244 of the Public Acts of 1989.

This is to duly certify that the information contained herein is true and correct to the best of my knowledge.



James A. Davenport, Executive Director